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PERFORMANCE EVALUATION OF HIMACHAL PRADESH STATE COOPERATIVE BANK LTD.

A SYNOPSIS

Submitted to

Alakh Prakash Goyal Shimla University

In Partial Fulfilment of the Requirement for the Award of Degree of

Doctorate of Philosophy (Ph.D.)
In Management

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ThisistocertifythattheResearchSynopsisentitled**PERFORMANCE EVALUATION OF HIMACHAL PRADESH STATE COOPERATIVE BANK LTD.**has been submitted to School of Management, ALAKH PRAKASH GOYAL SHIMLA UNIVERSITY In partial fulfillment of the requirements for the degree of Doctor of PhilosophyinManagementofthisuniversity.TobestofmyknowledgenopartofthisResearch Plan has been submitted for any degree or diploma anywhere in or outside India and the academic assistance received during this course of plan and course of literature and sourcesof literature have been dulyacknowledged.

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ThisistocertifythattheResearchSynopsisentitled**PERFORMANCE EVALUATION OF HIMACHAL PRADESH STATE COOPERATIVE BANK LTD.** Has been, submitted to School of Management, ALAKH PRAKASH GOYAL SHIMLA UNIVERSITY BY VISHAL THAKUR Enrollment No. 19001257in partial fulfilment of the requirements for the degree of Doctor of Philosophy in Management of this university. The Research Synopsis has been approved by the Research Development Committee (RDC) in its meeting heldondated …….

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INDEX

Sr. No.	CONTENTS	Page No.
1	Introduction	5-6
2	Review Literature	7-13
3	Research Gap	14
4	Need of the study	15-16
5	Scope of study	17
6	Study Area	18
7	Objectives of the study	19
8	Hypothesis of the study	20
9	Research Methodology	21
10	Sampling of the study	22
11	Proposed Chapter	23
12	References	24-25
13	List of published papers of the candidate	26

1. INTRODUCTION:

Indian banking is the plinth for the economy of India. Banking has helped in developing the vital sectors of the economy and user in a new dawn of progress on the Indian horizon. The sector has rendered the hopes and aspirations of millions of people into reality. A cooperative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Cooperative banks are often created by person belonging to the small local or professional community or sharing a common interest. Cooperative Banking Institutions take deposit and lend money in most part of the world. It provides financial assistance to the people with small means to protect them from the debt trap of the money lender. Cooperative banks are organized and managed on the principal of cooperative, self- help & mutual help.

1.1 History of Cooperative Bank inIndia

- Indian co-operative structures are one of the largest co-operative banking networks in the world with more than 200 million members. It has about 67% penetration in villages and fund 46% of the total rural credit. It also stands for 36% of the total distribution of rural fertilizers and 28% of rural fair priceshops.
- Cooperative banks in India play an important role in rural financing. Even the activity of cooperative banks in urban areas has increased phenomenally in recent years due to the sharp rise in the number of popular co-operativebanks.
- But this clearly doesn't make the zero global reach of the Indian co-operatives being overlooked. Indian co-operatives still need to upgrade themselves and mark themselves upon a formidable and admirable position rather than sulking over petty politics that has been a co-operative concern for over 4 decadesnow.

Cooperative movement in India was started primarily for dealing with the problem of rural credit. The history of Indian cooperative banking started with the passing of Cooperative Societies Act in 1904. The objective of this Act was to establish cooperative credit societies "to encourage thrift, self-help and cooperation among agriculturists, artisans and persons of limited means."

1.2 State Cooperative Banks(SCBs):

State cooperative banks are the apex institutions in the three-tier cooperative credit structure, operating at the state level.

State cooperative banks occupy a unique position in the cooperative credit structure because of their three important functions:

(a) They provide a link, through which the Reserve Bank of India provides credit to the cooperatives and thus participates in the ruralfinance,

(b) They function as balancing centers for the central cooperative banks by making available the surplus funds of some central cooperative banks. The central cooperative banks are not permitted to borrow or lend amongthemselves,

(c) They finance, control and supervise the central cooperative banks, and, through them, the primary creditsocieties.

Capital:

State cooperative banks obtain their working capital from own funds, deposits, borrowings and other sources:

(i) Own funds include share capital and various types of reserves. Major portion of the share capital is raised from member cooperative societies and the central cooperative banks, and the rest is contributed by the state government. Individual contribution to the share capital is verysmall;

(ii) The main source of deposits is also the cooperative societies and central cooperative banks. The remaining deposits come from individuals, local bodies andothers.

(iii) Borrowings of the state cooperative banks are mainly from the Reserve Bank and the remaining from state governments and others.

Loans and Advances:

State cooperative banks are mainly interested in providing loans and advances to the cooperative societies. More than 98 per cent loans are granted to these societies of which about 75 per cent are for the short-period. Mostly the loans are given for agricultural purposes.

2. LITERATUREREVIEW

The review of literature helps to understand the importance, background and present situation related to the subject selected for the research work. Therefore it is necessary to review relevant and latest literature related to the subject. State co-operative bank is the apex bank in the each state. They operate at the state level. They coordinate the activities of DCCBs, control them and give required guidance. There are 31 State Co-operative banks in India. SCB obtained finance from Share capital, Deposit collection from co-operative institution, public & business and loan from RBI. The state co-operative banks provide credit to primary agricultural Co-operative societies through DCCBs for lend money to farmers. They coordinate the activities of DCCBs, They control them and create proper environment for growth of co-operative activity in thestate.State Co-operative Banks (StCBs) have not been studied much so far. There is limited work on the performance of StCBs.

Singh (1978)[1]evaluated the performance of Gujarat State Co-operative Land Development Bank. The performance of the bank under study was evaluated in terms of loan disbursement, district wise membership, share capital, total advances, total overdues, recovery performance, and loans advanced for different purposes. **Govindarajan andRobindero Singh (2006)[2]**analyzed the profitability of the Tamilnadu State Apex Co-operative Bank Ltd. (TNSC Bank Ltd.). He found that the bank had not properly maintained the balance between procurement of funds and utilization of available resources. He also concluded that the profitability position of the TNSCB Ltd. was poor and declining year byyear.

Ganesan (2006)[3]examined the operational efficiency of 30 state co-operative banks in India for the year 2002-03 and 2003-04 by using Data Envelopment Analysis technique. He observed that 5 SCBs (Gujarat, Himachal Pradesh, Maharashtra, Tamil Nadu and West Bengal) were found to be efficiency during 2002-03 and 6 StCBs (Andhra Pradesh, Delhi, Gujarat Himachal Pradesh, Maharashtra and West Bengal) were found to be efficient during the year2003-04.

Dutta and Basak (2008)[4]suggested that Co-operative banks should improve their recovery performance, adopt new system of computerized monitoring of loans, implement proper prudential norms and organize regular workshops to sustain in the

competitive bankingenvironment.

Relative inefficiency and poor financial health of co-operative banks of our nation is an accepted and well evaluated fact. But, if "you can't co-operate, you can definitely not sustain and survive in an effective and efficient way." This statement holds true for the role and importance of co-operative banks in the overall banking industry and also for economic development of our nation. Fault is not only on supply side i.e. services and performance of co-operative banks but demanding side is also not so aware about the schemes, facilities and benefits of accessing the services of co-operative banking. Further, it is well recognized today that co-operatives have shown rapid growth in developing countries and also have been to be proved effective instruments of economic growth for improving the living standard of our people **(Lakshmanan&Gowthaman, 2008)**[5]. They have been seen as an integral part of our national economy.

(Rajkmuar, 2008)[6]**Pandey (2009)**[7]highlighted the role of Nagaland State Co-operative Bank Ltd. (NSCB). He found that NSCB was playing an important role in the overall development of the state with more emphasis on rural areas by providing credit facilities to various agencies. Co-operative banks with their more than a century old existence have been playing a significant role in enlarging the ambit of institutional credit. The extensive network of co- operative credit institutions makes these required instruments for greater financial inclusion **(Singh & Singh, 2010)**[8]despite the wide expansion of banking network (commercial banks plus co-operative banks) in the country, a significant section of our population still is out of the ambit of formal banking system. To include the excluded people, co-operative credit institutions have played and will play significant role. They have very rich network of outlets. Everyone can easily access the facilities of these institutions. On 31st March, 2011, there were 31 State Co-operative Banks (StCBs) (with 1028 branches), 371 District Central Co-operative Banks (DCCBs), 93413 Primary Agricultural Credit Societies (PACSs) under short term rural co-operative structure in India.

Chander and Chandel (2010)[9]analyzed the financial efficiency and viability of HARCO Bank and found poor performance of the bank on capital adequacy, liquidity, earning quality and the management efficiency parameters.

Mohi-ud-Din and Nazir (2010)[10]stated that sound financial health of a bank is the guarantee not only toots depositors but is equally significant for the shareholders,

employees and whole economy as well. In this paper, an effort has been made to evaluate the financial performance of the two major banks in northern India. This evaluation has been done by using CAMEL Parameters, the latest model of financial analysis. Through this model, it is highlighted that the position of the banks, under study is satisfactory so far as their Capital adequacy, Assets quality, Management capabilities and Liquidity is concerned.

Reddy and Prasad (2011)[11]compared the performance of Regional Rural banks in Andhra Pradesh to check the viability of the banks. The concluded that Andhra Pragathi Gramin Bank is performing better than the other co-operativebanks.

Hooda (2011)[12]compared the performance of State Co-operative Banks and Scheduled Commercial Banks in India by using three financial ratios viz. cash-deposit ratio, investment-deposit ratio and credit-deposit ratio. Hence, it may be said that there is very little research work on StCBs. The present study is an attempt to bridge this gap.

Jyoti Gupta et. al. 2012[13]Banking business has done wonders for the world economy. The simple looking method of accepting money deposits from savers and then lending the same money to borrowers, banking activity encourages the flow of money to productive use and investments. This in turn allows the economy to grow. In the absence of banking business, savings would sit idle in our homes, the entrepreneurs would not be in a position to raise the money, ordinary people dreaming for a new car or house would not be able to purchase cars or houses. The government of India started the cooperative movement of India in 1904. Then the government therefore decided to develop the cooperatives as the institutional agency to tackle the problem of usury and rural indebtedness, which has become a curse for population. In such a situation cooperative banks operate as a balancing centre. At present there are several cooperative banks which are performing multipurpose functions of financial, administrative, supervisory and development in nature of expansion and development of cooperative credit system. In brief, the cooperative banks have to act as a friend, philosopher and guide to entire cooperative structure. The study is based on some successful co-op banks in Delhi (India). The study of the bank's performance along with the lending practices provided to the customers is herewith undertaken. The customer has taken more than one type of loan from the banks. Moreover they suggested that the bank should adopt the latesttechnology

of the banking like ATMs, internet / online banking, credit cards etc. so as to bring the bank at par with the private sector banks.

Sambath (2014)[14]attempted in his study entitled "Growth and Progress of the Urban Cooperatives Banks in India" to analyses the growth and development of Urban Cooperatives Banks in India. He revealed in his study that the future of cooperatives banks in India is challenging because of cut throat competition from Public and Private sector banks. Public and Private sector banks concentrating on major expansion activities both are vertically and horizontally. The growth of cooperative banks depends on transparency in operation and **Barwal and Kumar (2015)**[15]in their study entitled "Comparative Performance Evaluation of Himachal Pradesh Cooperative Bank And Kangra Central Cooperative Bank" has analyzed the position of shareholder fund, deposits mobilization and advances of Himachal Pradesh State Cooperative Bank & Kangra Central Cooperative Bank and to study the financial & operational of these two banks. They suggested that present study made an attempt to evaluate the both the banks from different angles so their relative performance can be gauged. After going through all the parameters it is concluded that Himachal Pradesh State Cooperative Bank had been able to increase the shareholders wealth during the period under study, as shareholder funds had increased at a good rate during this period. Kangra Central Cooperative Bank is almost consistent in this parameters. In terms of deposit Kangra Central Cooperative Bank had performed very well its average growth during the period under study is almost 15% which iscommendable.

Dinesh Kumar Sharma et. al. 2015[16]The Himachal Pradesh lit the bonfire of co-operative movement in the country, when first co-operative society was established in Panjawar village of Una District in 1892 twelve years before the enactment of Co-operative Societies Act in 1904. In 1948 the Pradesh inherited 663 cooperative societies but the number of cooperative societies has increased from 3677 in 1975 to 4426 in 2007-08 which shows an increase of 20.36%. The co-operative movement in Himachal Pradesh has assumed pivotal and additional role particularly after the fifth plan when the emphasis has shifted towards betterment of weaker sections of the society. In the modern concept, cooperative are established to perform specific functions, cooperative societies may be found at local, regional, national and international level where a distinction is made among them on the basis of the extent of area they cover. We come acrossco-

operative societies in the primary, secondary and tertiary sectors. Within the primary sectors, there are co-operatives for farming, marketing, processing, fishing, dairying etc. Co-operative in the secondary sector contains industrial co-operative and in the tertiary sector, we have co-operative banking. Apart from these, there are consumers cooperative, housing cooperatives, co-operative societies for displaced persons etc. But though these co-operatives have diversified goals, they all work in a similar manner. The co-operative enterprise follow the following principles of co-operation i.e. open and voluntary membership, democratic set-up, limited interest on capital, equal distribution of profit, co-operative education and co-operation among the cooperatives.

Nivedita et. al. 2018 NPA is burning issue these days, which has drawn the attention of our regulators, Government and common man. The financial soundness of any bank is negatively affected by Non-Performing Assets. On the one hand, it adversely affects the profits and on the on other hand, it has negative impact on goodwill of bank. Higher NPA breaks the trust of depositors in the bank. NPA recognition and provisioning are parts of prudential norms. Prudential norms are made applicable to cooperative banks in 1996-97. The motive of the present study is to access the non-performing assets of state cooperative banks all over India. Cooperative banks are accepting deposits from members and non-members; therefore, it is required to find out the NPA status of these banks. The study has found that NPA status is different in each region of our country. This paper also focuses on the impact of NPA on cooperativebanks.

Nivedita et. al. 2018[17]The Himachal Pradesh State Cooperative Bank Ltd. was awarded best performing bank for the year 2015-2016 by National Federation of State Cooperative Banks. The bank has been adjudged as first prize winner for overall performance. This study is an effort to find out trend of various variables related to the bank. Main function of a bank is accepting deposits for the purpose of lending. Therefore, data of deposits, loans and profit are taken for this study. It is found that bank is growing in each and everysphere.

Nivedita et. al. 2019[18]Performance analysis of any banks is the key element of a country's financial condition. Cooperative banks in India are playing various roles in both rural as well as urban areas. This paper explores the financial growth and performance of apex bank of Himachal Pradesh which is the largest co-operative bank in the state. Performance analysis is done by using different variables like sharecapital, deposits,

loans and advances, borrowing, profit and others. This analytical study demonstrates that there is continuous positive growth in the business of the HPSCB. For improving its performance, it has to concentrate on loan portfolio because interest income from advances is less than income from investment.

Dr. Sunil Bhaskar Chandanshive (2019)[19]Co-operative banks play a vital role as it established to provide financial service to rural masses in India. They have established with the motive of financial inclusion and upliftment of rural economy. They play significant role in the social and economic development of India. This paper focused on structure, growth and performance co-operative banks, to identify the problems faced by them and to give suggestion to improve financial position of co-operative banks. The data has been collected from various annual reports of SCB, DCCB and PACS. The statistical tools have been used are for the data analysis are percentage, percentage change, co-efficient of variance, Compound annual growth rate and graphs etc. The study will help will help to the policy makers in their efforts to improve the working performance of Co-operative banks. To evaluate the performance of Co-operative banks some variables have been studies like numbers of braches, total deposit, productivity per staff and branch, percentage of overdue to demand, NPA and profitability etc. The result shows that they are facing the problems of high overdue more NPA, productivity per staff and branch is less due to which profitability of them is weak especially PACS are in losses The problem faced by co-operative banks are numerous but certain efforts need to take by these bank like focus need to give on recovery, training to staff to improve productivity and the government should give support them because they have potential to solve these problems

Sikandar Ali et. al. 2019[20]Co-operative banks are play very fateful role in the economy of India especially for people engaged in agricultural and agriculture-based operations. Despite efforts being made by RBI to transform this all-important sector of the Indian financial system, the call for change needs to come from the cooperative banks themselves. With the young generation increasingly becoming dependent on the virtual ease of working, the brick and mortar system of banking by co-operatives need to take a positive turn. While it is a supporting hand in the financial economy, commercial banks have been increasing their presence by providing a complete support. It can be easily inferred that although the business of these commercial bank is flourishing,the

consumers cannot be totally relieved of the pain that they have been facing for so long. Co-operative banks, with their improved attitude relevant to the present scenarios, can be seen as a hope like the mirage of an oasis in the desert. The Indian Rural Sector has an agricultural dominance. The engagement of majority population in farming and related activities that are seasonal in nature, leads to their occupation giving them far less returns to complete their future requirements. These Banks also contribute the major part in the India's banking and financial system.

3. RESEARCH GAP

Performance assessment is an essential pre-requisite for long-term growth and development of any business, especially financial organizations such as banks, financial institution, and it may be done from a variety of perspectives. To obtain the whole picture, a thorough research encompassing all of the key areas. Customers are the market's king, and a company's success is determined by how well they are pleased with the company. All banks in India are required to follow the RBI's guidelines. Despite the fact that there are lot of studies on the performance of banks in the post-liberalized period, a study of the existing literature shows that no studies have been done to evaluate the financial condition and customer satisfaction by addressing all of the above-mentioned factors in Himachal Pradesh.

The primary comparison is between the various branches of HPStCB operating in six districts of Himachal Pradesh, thus all HPStCB branches (district wise) were chosen for comparison. Keeping all of this in mind, the researcher hopes that the current study will fill a gap in the field by revealing information about the financial health and soundness (capital adequacy, asset quality, liquidity, and growth), efficiency (managerial efficiency, earnings quality, and customer satisfaction), and social responsibilities of the HPStCB in Himachal Pradesh.

4. NEED OF THESTUDY

The purpose of this research is to determine the performance assessment of Himachal Pradesh State Cooperative Bank Ltd. The need for this research is based on financial sector reforms implemented in the early 1990s, as well as technical developments, compliance with international standards under Basel rules, prudential requirements, and so on, which have altered the face of the banking industry. The entrance of contemporary and efficient appearing new generation banks and foreign banks called for existing banks to enhance their efficiency, service orientation, and client happiness.

Despite the fact that scheduled commercial and new private sector banks have shown greater growth rates in branches, deposits, advances, assets, and so on, co-operative banks are gradually gaining market share. The cooperative banks have lost a part of their business in every area, whereas the established commercial and new private sector banks have gained significantly. Globalization and our transition to global norms have altered our view of customer service. Various variables influence the degree of customer service and happiness, and a highly happy and thrilled client is a critical non-financial asset for banks in the developing IT age.

The researcher attempts to examine the entire performance of Himachal Pradesh State Co-operative banks in this study by taking all of the key areas of performance into

- account,
- including capital adequacy,
- asset quality,
- managerial efficiency,
- earnings quality,
- liquidity,
- social banking, and
- growth.

Aside from that, it is critical to assess customer satisfaction with the HPStCB different offerings in order to understand the qualitative elements of the services they provide. The above criteria represent the banks' actual status in the post-liberalized

period. Because the HPStCB operates in six districts of Himachal Pradesh, a comparison of the performance of various bank branches is required. So, with respect to growing shares and market of private sectors bank co-operative banks are lacking behind in this race. We decide to evaluate performance of Himachal Pradesh State co-operative bank ltd. With some of the private sector banks.

5. SCOPE OF THE STUDY

a) The research analysis the HPStCB bank's financial performance based on factors and measures customer happiness based on fixed metrics.
b) The research is limited to the post-liberalized era, spanning ten years from 2010-11 to 2020-21 and including all HPStCB bank branches.
c) The overall performance of banks is assessed using the CAMEL concept, and main data collection is limited to six districts in the state of H.P.

6. STUDYAREA

State Co-Operative Banking In Himachal Pradesh

The area of operation of co-operative Bank is usually restricted by its bye-laws to a rural area and town. In Himachal Pradesh at the time of attaining independence of India, Mahasu Central Co-operative Bank, The Mandi Central Co-operative Bank Ltd. and The Chamba Central Co-operative Bank Ltd. were functioning to cater to the needs of farmer. In 1953 Himachal Pradesh State Co-operative Bank was established after amalgamating these three Central Co-operative Banks into it.

The Registration of Himachal Pradesh State Co-operative Bank was done in August, 1953, under the Co-operative Society Act, 1912 the bank started functioning on 15th March 1954.At that time, the State of Himachal Pradesh used to be the Union Territory and there were only 6 districts in the State. The bank started functioning as an Apex bank as well as Central financing agency under 2-tier system in 6 districts of the State. In the year 1955 one Joint Stock Bank i.e., Bank of Sirmour was also merged in it. At present the H.P.S.C.B. is performing dual function viz. that of Apex Co-operative Bank in Himachal Pradesh to play lead role in development in Co-operative in the State and that of a Co-operative Bank in 6 districts viz. BILASPUR, CHAMBA, KINNAUR, MANDI, SHIMLA andSIRMOUR.

In the year 1948, there were big societies of the banking facilities. The only four co-operative were in the state named as the Mandi Central Cooperative Bank, Mahasu Central Co- operative Bank, Chamba Central Co-operative Bank and Bank of Sirmour. In March 1954 the already existing four co-operative banks were merged into the H.P. State Cooperative Bank after reorganization of the state in PUNJAB and HARYANA and HIMACHAL PRADESH, some areas were transferred in November 1966 from Punjab to Himachal Pradesh. In these areas two Central Co-operative Banks, one of them was Kangra Central Co- operative Bank and other was Jogindra Central Co-operativeBank.

7. OBJECTIVES

The main objective of the study is to evaluate the performance and customer satisfaction of HPStCB in the post- liberalized era. The objectives are:

1. To appraise the financial performance of HPStCB.
2. To study the impact of "size of bank" on the efficiency of the Cooperative Banks in Himachal Pradesh.
3. To know the lending practices of cooperative banks in Himachal Pradesh.

8. HYPOTHESIS OF THE STUDY

Major hypotheses relating to the financial performance and customer service and satisfaction are:

1) There is no significant relationship between customer satisfaction and financial performance of HPStCB.
2) There is no significant relationship between size of bank and its efficiency of the cooperative Bank.
3) There is no significant relationship of customers and Bank branches for shifting their loans.

9. METHODOLOGY

Research Design and Sampling

The study's research design is descriptive and analytical in character. Thorough review of literature, key parameters for assessing the overall performance and its efficiency of HPStCB is to be considered. The variables which will be used in this research will be on (1) capital adequacy, (2) managerial efficiency, (3) earnings quality, (4) liquidity, (5) financial growth of Bank, (6) customer satisfaction and (7) financial statements.

10.SAMPLING OF THE STUDY

Sample frame –Selection of sample bank

1. **The Population**–241 branches (218 branches + 23 Extension counters) of HPStCB operating in H.P forms the universe of the study.
2. **Sample banks**–As example banks, several branches of HPStCB operating in six districts in Himachal Pradesh were chosen based on their asset size and volume of activity. Only six districts of H.P were chosen since HPStCB, as the Central Bank, operates in six districts of H.P and the area for primary data collection is restricted to these six districts of the state of H.P.
3. **Period of study** - The study is confined to the post- liberalized era and the data for the ten-year period from the financial year 2010-11 to 2020-21 will be used.
4. **Type of data used** - Both Primary data and Secondary will be used for the study.
    a) **Secondary data**- The research is mostly based on secondary data provided by different agencies and groups involved with cooperative banks. The publications of the Reserve Bank of India, Annual Reports of respective banks, Data published by the IBA, Economic Survey of the Government of India, National Federation of Cooperative Banks, Audit reports of respective co-operative banks, and published reports, books, journals, and official websites of various banks, universities, organizations, and so on.
    b) **Primary data** - The collection of primary data was limited to the state of H.P, thus the universe of the research consists of HPStCB bank clients in six districts. The sample respondents will be chosen using a multistage random sampling method.
5. **Analysis of data** - Ratios are used to analyze secondary data for the research. Bank performance in each ratio is evaluated using average ratios over a ten-year period, and branches are then rated. Bank district averages are derived using the mean ratios of the banks and then compared.
6. The overall performance of bank (i.e., the performance in all indicators) is assessed by **CAMEL concept** and the best bank branch is identified.

11.PROPOSED CHAPTERPLAN

Part 1: Introduction

Chapter 1: Introduction

Part 2: Research Background

Chapter 2:Review of literature

Chapter 3: Gap Analysis

Part 3: Conceptual Design

Chapter 4: Research Design

Chapter 5: Research Methodology

Part 4: Data Analysis

Chapter 6: Data Analysis and Interpretation

Chapter 7: Discussion

Part 5: Conclusion and Recommendation

Chapter 8: Conclusion

Chapter 9: Recommendations and Suggestions

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13. LIST OF PUBLISHED PAPERS OF THE CANDIDATE

Author	Journal	Paper title	Paper Details
Vishal Thakur, Dr. Kuldeep Kumar	Turkish Online Journal of Qualitative Inquiry	Examining the performance of state co-operative banks in India: a review	The paper is published in Vol 12, No 6, 2021. You can check the paper by clicking on the link below https://www.tojqi.net/index.php/journal/issue/view/48
Vishal Thakur, Dr. Kuldeep Kumar	Academy of Marketing Studies Journal	MARKETING STRATEGIES OF RURAL BANKING FOR STATE COOPERATIVES BANKS IN INDIA	The paper is published in Volume 25, Issue 6, 2021. You can check the paper by clicking on the link below https://www.abacademies.org/abstract/marketing-strategies-of-rural-banking-for-state-cooperatives-banks-in-india-12375.html